

STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance
Regulation,
Petitioner

v

Consolidated Title Services, LLC,
and
Mark Chaves
Respondents

Case No. 07-5163

For the Petitioner:

Marlon Roberts
Office of Financial and Insurance Regulation
611 W. Ottawa, 3rd Floor

For the Respondents:

Mark Chaves


20300 Civic Center Drive
Suite 211
Southfield, MI 48076

Issued and entered
this 13th day of April 2009
by Ken Ross
Commissioner

FINAL DECISION

On September 30, 2008, Chief Deputy Commissioner Stephen R. Hilker issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondents had violated provisions of the Michigan Insurance Code (MCL 500.100, *et seq.*). The Order to Respond required Respondents to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondents plans to attend the hearing. Respondents failed to take any of these actions.

On November 7, 2008, the Petitioner filed a Motion for Final Decision by Default. Given Respondents' failure to comply with the Order to Respond, Petitioner's motion is granted.

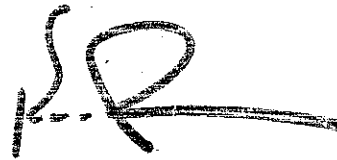
The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

ORDER

1. In accordance with sections 1239 and 1244 of the Michigan Insurance Code, Respondents shall cease and desist from violating sections 1207(1), and 1239(1)(d) and (h) of the Michigan Insurance Code.

2. It is further ordered, pursuant to sections 1239 and 1244 of the Michigan Insurance Code, that the Respondents' insurance producer licenses are revoked.

3. It is further ordered that Respondents shall pay restitution to the individuals whose funds Respondents failed to properly disburse.

A handwritten signature in black ink, appearing to be 'KR' followed by a horizontal line.

Ken Ross
Commissioner